Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 1 of 38

	States Bankı orthern District			.gc = 0			Volu	ntary Pe	tition
Name of Debtor (if individual, enter Last, First Amoje, Marie	Name	of Joint I	Debtor (Spouse	e) (Last, First	, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				ther Name de married	s used by the did, maiden, and	Joint Debtor trade names	in the last 8 ye	ears	
Last four digits of Soc. Sec./Complete EIN or o xxx-xx-5669	ther Tax ID No. (if mor	e than one, state a	ll) Last f	our digits	of Soc. Sec./C	omplete EIN	or other Tax	ID No. (if more	than one, state al
Street Address of Debtor (No. and Street, City, 15133 Dante Avenue Dolton, IL	and State):	ZID C. J.	Street	Address	of Joint Debtor	r (No. and Str	reet, City, and	State):	7ID C- 1-
		ZIP Code 60419							ZIP Code
County of Residence or of the Principal Place of Cook	f Business:		Count	y of Resid	lence or of the	Principal Pla	ace of Busines	s:	
Mailing Address of Debtor (if different from str	reet address):		Mailii	ng Addres	s of Joint Debt	tor (if differen	nt from street	address):	
	_	ZIP Code						_	ZIP Code
Location of Principal Assets of Business Debto (if different from street address above):	r								
Type of Debtor (Form of Organization)		of Business one box)					otcy Code Un		
(Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)		al Estate as d 01 (51B) oker mpt Entity , if applicable) exempt organ	ization	defin	oter 9 oter 11 oter 12	of Cl of Checkonsumer debts, \$ 101(8) as		in Proceeding	gnition ding
799 7 (6) 1	Code (the Interr	nal Revenue C	1	•	sonal, family, or		•		
Filing Fee (Check of Full Filing Fee attached Filing Fee to be paid in installments (applic attach signed application for the court's consist unable to pay fee except in installments. I Filing Fee waiver requested (applicable to cattach signed application for the court's constant.	able to individuals only sideration certifying the Rule 1006(b). See Office hapter 7 individuals o	nat the debtor cial Form 3A. only). Must	Check	Debtor is to if: Debtor's to inside all applic A plan is	s a small busin s not a small b s aggregate nor rs or affiliates; cable boxes: s being filed w	ncontingent li are less than with this petition	s defined in 11 or as defined ii iquidated debt a \$2,190,000.	n 11 U.S.C. §	101(51D). debts owed
					nces of the pla of creditors, in	accordance v	vith 11 U.S.C.	§ 1126(b).	
Statistical/Administrative Information ☐ Debtor estimates that funds will be available	e for distribution to un	secured credi	itors.			THIS	SPACE IS FOR	R COURT USE	ONLY
■ Debtor estimates that, after any exempt properthere will be no funds available for distribut			e expens	es paid,					
Estimated Number of Creditors						1			
1- 50- 100- 200- 49 99 199 999 ■ □ □ □	1000- 5001- 5,000 10,000		25,001- 50,000	100,001 100,000					
Estimated Assets					Ц	-			
\$0 to \$10,000 to \$100,000	\$100,001 to \$1 million		0,001 to million		More than 100 million				
Estimated Liabilities □ \$0 to	\$100,001 to \$1 million	\$1,000 \$100 r),001 to		More than 100 million				

Entered 10/05/07 09:16:29 Case 07-18258 Doc 1 Filed 10/05/07 Desc Main Page 2 of 38 Document Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): **Voluntary Petition** Amoje, Marie (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Ben W. Koyl # October 5, 2007 Signature of Attorney for Debtor(s) (Date) Ben W. Koyl # 6291711 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or

	sought in this District.					
	Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)					
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the fo						
	(Name of landlord that obtained judgment)					
	(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and					
	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period					

after the filing of the petition.

United States Code, specified in this petition.

Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Page 4 of 38 Document

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Marie Amoje	9			
-		Debtor(s)	Chapter	7	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have
certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do no have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent

circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

here.]

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 5 of 38

Official Form 1, Exh. D (10/06) - Cont.

Date: October 5, 2007

4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial
responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Marie Amoje Marie Amoje

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 6 of 38

Form 6-Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Marie Amoje		Case No		
_		Debtor			
			Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	5,800.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		728.69	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		67,632.01	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			793.50
J - Current Expenditures of Individual Debtor(s)	Yes	1			860.00
Total Number of Sheets of ALL Schedules		17			
		otal Assets	5,800.00		
			Total Liabilities	68,360.70	

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 7 of 38

Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Marie Amoje		Case No.	
	<u> </u>	Debtor	••	
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	728.69
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	42,785.96
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	43,514.65

State the following:

Average Income (from Schedule I, Line 16)	793.50
Average Expenses (from Schedule J, Line 18)	860.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	887.00

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	728.69	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		67,632.01
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		67,632.01

Form B6A (10/05)	Case 07-18258	Doc 1	Filed 10/05/07 Document	Entere Page 8	d 10/05/07 of 38	09:16:29	Desc M	ain
In re	Marie Amoje]	Debtor		Case No		
		SC	CHEDULE A. R	EAL PR	OPERTY			
the debtor labeled "H Do Unexpire If a claims to	community property, or in while sown benefit. If the debtor is fusband, Wife, Joint, or Comm not include interests in executed Leases. In entity claims to have a lien hold a secured interest in the ne debtor is an individual or if its Exempt.	married, star unity." If the ttory contra or hold a se property, wr	te whether husband, wife e debtor holds no interes cts and unexpired leas cured interest in any pr ite "None" in the colum	e, or both ow at in real prop es on this sc coperty, state an labeled "A	on the property betty, write "Nor hedule. List the the amount of the through the amount of Secu	by placing an ". "ine" under "Descem in Schedul "the secured cla "red Claim."	H," "W," "J," cription and I e G - Execut	or "C" in the column cocation of Property.' ory Contracts and dule D. If no entity
	Description and Location of	of Property	Nature of Interest in		Husband, Wife, Joint, or Community	Current Va Debtor's In Property, v Deducting an Claim or Ex	terest in without y Secured	Amount of Secured Claim
	None							

(Total of this page) Sub-Total > 0.00 0.00

Total >

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 9 of 38

Form	B ₆ B
$(10/0)^4$	5)

In re	Marie Amoje	Case No.
_	•	Debtor

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Check	ring account with Park Bank	-	190.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misce	llaneous used household goods	-	800.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
i.	Wearing apparel.	Perso	nal Used Clothing	-	300.00
	Furs and jewelry.	Χ			
١.	Firearms and sports, photographic, and other hobby equipment.	Χ			
).	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
0.	Annuities. Itemize and name each issuer.	X			
			(°	Sub-Total of this page)	al > 1,290.00

2 continuation sheets attached to the Schedule of Personal Property

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Page 10 of 38 Document

Form B6B (10/05)

In re	Marie Amoje	Case No.
	•	

Debtor

SCHEDULE B. PERSONAL PROPERTY (Continuation Sheet)

11. Interests in an education IRA as defined in 26 U.S.C. § 350(b)(1) or under a qualified State inition plan as defined in 26 U.S.C. § 350(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)). 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans, Give particulars. 13. Stock and interests in incorporated and unincorporated businesses; Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owing debtor including tax refunds, Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor other quites to every nature, including tax refunds, counterclaims of the debtor, death gibbs to every nature, including tax refunds, counterclaims of the debtor, death gibbs to select claims of every nature, including tax refunds, counterclaims of the debtor, and rights to select claims.	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemptio
other pension or profit sharing plans. Give particulars. 13. Stock and interests in incorporated and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owing debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A. Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).	X			
and unincorporated businesses. Itemize. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and other negotiable and nonnegotiable and nonnegotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owing debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	other pension or profit sharing	X			
ventures. Itemize. 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owing debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	and unincorporated businesses.	X			
and other negotiable and nonnegotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owing debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Χ			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owing debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	and other negotiable and	X			
property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owing debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	16. Accounts receivable.	X			
including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	property settlements to which the debtor is or may be entitled. Give	X			
estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	including tax refunds. Give	X			
interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	estates, and rights or powers exercisable for the benefit of the debtor other than those listed in	X			
claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	interests in estate of a decedent, death benefit plan, life insurance	Х			
Sub Total > 0.00	claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	X			
5u0-10ta1 / 0.00				Sub-Tota	al > 0.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 11 of 38

Form B6B (10/05)

In re	Marie Amoje	Case No
_		

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Χ			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	99	Honda Civic, 60,000 miles	-	4,510.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Χ			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >
(Total of this page)

4,510.00 5,800.00

Total >

0,000.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 12 of 38

Form	B6C
(4/07)	

In re	Marie Amoje	Case No.	_
•		Debtor	

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certil Checking account with Park Bank	ficates of Deposit 735 ILCS 5/12-1001(b)	190.00	190.00
Checking account with Falk Bank	735 ILCS 5/12-1001(b)	190.00	190.00
Household Goods and Furnishings	725 II OS 5/42 4004/b)	900 00	900.00
Miscellaneous used household goods	735 ILCS 5/12-1001(b)	800.00	800.00
Wearing Apparel	725 00 5/42 4004/6)	200.00	200.00
Personal Used Clothing	735 ILCS 5/12-1001(a)	300.00	300.00
Automobiles, Trucks, Trailers, and Other Vehicles	725 00 5/42 4004/5)	2 400 00	4.540.00
99 Honda Civic, 60,000 miles	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 2,110.00	4,510.00

Total: 5,800.00 5,800.00

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Page 13 of 38 Document

Official Form 6D (10/06)

In re	Marie Amoje	Case No.	
-		Debtor ,	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			· · · · · · · · · · · · · · · · · · ·					
CDEDITOD'S NAME	CO	Нι	sband, Wife, Joint, or Community	00	U	D I	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	NT - NG EN	Ļ	S P U T E D	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E D			
			Value \$		D			
Account No.				П				
		╀	Value \$	Н		Ш		
Account No.			Value \$					
Account No.								
			Value \$			Ц		
_0 continuation sheets attached			S (Total of th	ubt nis p				
			(Report on Summary of Sc		ota ule	- 1	0.00	0.00

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 14 of 38

Official Form 6E (4/07)

In re	Marie Amoje	Case No.
-		Debtor ,

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 15 of 38

Official Form 6E (4/07) - Cont.

In re	Marie Amoje	Case No	
_	·	Debtor ,	

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR NL I QU I DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED AMOUNT INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. xxx-xx-5669 02 Income Taxes **IRS** Client is currently pursuing administrative 0.00 PO Box 21126 remedies with the IRS. Philadelphia, PA 19114 Is appealing tax decision from 2002, 2003 and 2006 for taxes totaling 728.69 728.69 728.69 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 1 continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 728.69 728.69 0.00 (Report on Summary of Schedules) 728.69 728.69

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 16 of 38

Official Form 6F (10/06)

In re	Marie Amoje	Case No.
_	De	btor ,

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	sband, Wife, Joint, or Community			J D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H		M		I SPUTED	AMOUNT OF CLAIM
Account No. xxxx5345			Opened 12/21/06 Last Active 4/01/07 Collection A.F.S. Assignee Of Washington		ר ד ב		
Aarow Financial Services 5996 W Touhy Ave Niles, IL 60714		-					1,601.00
Account No. xxx6978	╁		06			+	1,001.00
Alliance One 4850 Street Road Suite 300 Feasterville Trevose, PA 19053		-	Collections/Applied Card				1,451.55
Account No. xxxxxxxx7561 Applied Card Bank P.O. Box 11170 Wilmington, DE 19850-1170		-	Opened 6/21/00 Last Active 3/24/06 CreditCard				1,797.00
Account No. xxxxxxxx0926	-		Opened 12/19/01 Last Active 9/02/06 CreditCard		+		1,737.00
Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060		-	Oreditodia				4.442.00
_4 continuation sheets attached				Su	bto	tal	1,143.00 5,992.55

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 17 of 38

Official Form 6F (10/06) - Cont.

In re	Marie Amoje	Case No	_
_		Debtor	

	<u></u>	L.,.	shand Wife Isiat or Community	-		U	Г	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	IM	CONTINGEN	O N L L Q U L D A T E D	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxx0610			Opened 2/28/07 Last Active 4/01/07		Т	E		
Cbcs 4764 Fulton St E Ada, MI 49301		-	Collection Ingalls Hospital			D		270.00
Account No. xxxxx5669			Student Loan Debt					
Department of the Treasury Financial Management Service PO Box 1686 Birmingham, AL 35201		-						42,785.96
Account No. xxxxxxxxxxxx0553			Opened 6/01/00 Last Active 6/20/06					
Elan Financial Service Po Box 790084 Saint Louis, MO 63179		-	CreditCard					3,964.00
Account No. xxxxxxxxxxxx7217			Opened 9/07/03 Last Active 4/19/06					
Gemb/jcp Po Box 984100 El Paso, TX 79998		-	ChargeAccount					727.00
Account No. xx7320			Opened 2/01/00 Last Active 8/01/06					
Hsbc/carsn Pob 15521 Wilmington, DE 19805		-	ChargeAccount					1,390.00
Sheet no. 1 of 4 sheets attached to Schedule of						ota		49,136.96
Creditors Holding Unsecured Nonpriority Claims			(Te	otal of th	is	pag	ge)	49,130.96

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Page 18 of 38 Document

Official Form 6F (10/06) - Cont.

In re	Marie Amoje		Case No.	
_		Debtor	,	

	С	Hu	sband, Wife, Joint, or Community	С	Īυ	ΤD	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEX	NLIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx4671			Opened 2/26/00 Last Active 8/31/06	Т	T E		
Hsbc/carsn Po Box 15521 Wilmington, DE 19805		-	ChargeAccount				1,265.00
7000	_		0 10/01/00 1 10 10 100		╄	_	1,265.00
Account No. xx7320 Hsbc/rs Pob 15521 Wilmington, DE 19805		-	Opened 2/01/00 Last Active 8/01/06 ChargeAccount				4055.00
							1,355.00
Account No. xxx-xx-5669 Ingalls Memorial Hospital One Ingalls Drive Harvey, IL 60426		-	05 Medical Services				330.00
Account No. xxxxxxx1232	┢		05				
Literary Guild Select P.O. Box 6378 Camp Hill, PA 17012-6378		-	Collection				132.00
Account No. xx3403	t		Opened 4/17/06	\dagger		T	
M3 Financial Services Po Box 802089 Chicago, IL 60680		-	Collection Vyridian Revenue Management				310.80
Sheet no. 2 of 4 sheets attached to Schedule of		_		Sub	tota	al	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	3,392.80

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 19 of 38

Official Form 6F (10/06) - Cont.

In re	Marie Amoje	Case No
_		Debtor ,

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NGEN	NL I QU I DAT	ISPUTED	AMOUNT OF CLAIN
Account No. xxxxxxxxxxx7217			06 Nation Only Collecting for IC Reprov Credit	Ť	T E D		
NCO Financial 507 Prudential Rd. Horsham, PA 19044		-	Notice Only - Collecting for JC Penney Credit Card				0.00
Account No. xxxxx7228	╁		06	+	+	-	0.00
North Shore Agency Inc 751 Summa Ave Westbury, NY 11590		-	Notice Only - Collecting for Literary Guild				
				_			0.00
Account No. xxxxxxxxxxx7954 Orchard Bank/HSBC Card Services P.O. Box 80084 Salinas, CA 93912-0084		-	Opened 1/30/02 Last Active 4/19/06 Credit Card				1,070.21
Account No. xxxxxxxx3567	1		06	+	+		.,0:0
Pellettieri & Associated, LTD 991 Oak Creek Drive Lombard, IL 60148		-	Notice Only - Collecting for Ingalls Hospital				0.00
Account No. xxxxxx6231	†		Opened 5/19/00 Last Active 4/11/06		+		
Providian Financial P.O. Box 660433 Dallas, TX 75266-0433		-	SecuredCreditCard				
					\perp		4,373.00
Sheet no. <u>3</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub			5,443.21

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 20 of 38

Official Form 6F (10/06) - Cont.

In re	Marie Amoje	Case No.	_
		Debtor '	

-						_,		
CREDITOR'S NAME,	000	Hu	sband, Wife, Joint, or Community		C O N	U _N	D	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER		J C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		ONTINGEN	UNLIQUIDATED	I S P U T E D	AMOUNT OF CLAIM
Account No. xxx-xx-5669			06		Т	T		
Rush University Hypertension Center 1700 West Van Buren Street Suite 470 Chicago, IL 60612		-	Medical Services	-		D		305.00
Account No. xx6709			06			┪		
Sherman Hospital 934 Center Street Elgin, IL 60120		-	Medical Services					
								999.00
Account No. xxxxx5-001			05 Medical Services					
V Susarla MD SC 860 Summit St Suite 123 Elgin, IL 60120		-						
								265.00
Account No. xxxxxx3046			Opened 10/17/01 Last Active 12/20/06 CreditCard					
Wash Mutual Mastercard P.O. Box 660487 Dallas, TX 75266-0487		-	CreditCard					1,395.49
Account No. xxxxxxxxxxx8834			Opened 4/12/02 Lept Active 7/16/06	-	_	\dashv		1,000.10
Wfnnb/dress Barn Po Box 182273 Columbus, OH 43218		-	Opened 4/13/02 Last Active 7/16/06 ChargeAccount					
								702.00
Sheet no4 of _4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total		ıbto			3,666.49
			(Report on Summary o	f Sch		otal ule:		67,632.01

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 21 of 38

(10/05)				
•				
In re	Marie Amoje		Case No	
_	•	Del	btor ———	

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Form B6G

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

____ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 22 of 38

(10/05)				
٠				
In re	Marie Amoje		Case No	
-	•	Debto	,	

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Form B6H

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 23 of 38

Official Form 6I (10/06)

In re	Marie Amoje		Case No.	
		Debtor(s)		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, upless the spouses are consected and a joint petition is not filed. Do not state the page of any miner shill.

filed, unless the spouses are se	eparated and a joint petition is not filed. Do not state the name of a	ny minor ch	ild.	J · I	
Debtor's Marital Status:	OR AND SPO	OUSE			
Divorced	RELATIONSHIP(S): None.	AGE(S):			
Employment:	DEBTOR		SPOUSE		
Occupation					
Name of Employer	Retired				
How long employed					
Address of Employer	Receiving Social Security, which is \$887 per month with a deduction of \$93.50 for Medicare.				
INCOME: (Estimate of av	verage or projected monthly income at time case filed)		DEBTOR	S	POUSE
	alary, and commissions (Prorate if not paid monthly)	\$	0.00	\$	N/A
2. Estimate monthly overti	ime	\$	0.00	\$	N/A
3. SUBTOTAL		\$	0.00	\$	N/A
4. LESS PAYROLL DED		Φ.	0.00	Φ.	N1/A
a. Payroll taxes and s	ocial security	\$	0.00	\$	N/A
b. Insurance		<u>\$</u> —	0.00	\$	N/A
c. Union dues		\$ —	0.00	\$	N/A
d. Other (Specify):		<u>\$</u> —	0.00	\$	N/A
		\$ <u> </u>	0.00	\$	N/A
5. SUBTOTAL OF PAYR	OLL DEDUCTIONS	\$	0.00	\$	N/A
6. TOTAL NET MONTH	LY TAKE HOME PAY	\$	0.00	\$	N/A
7. Regular income from or	peration of business or profession or farm (Attach detailed statemer	nt) \$	0.00	\$	N/A
8. Income from real proper		<u> </u>	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
	e or support payments payable to the debtor for the debtor's us	se —			
or that of dependents		\$	0.00	\$	N/A
11. Social security or gove					
(Specify): Social Se		\$	793.50	\$	N/A
		\$	0.00	\$	N/A
12. Pension or retirement	income	\$	0.00	\$	N/A
13. Other monthly income				·	
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINE	ES 7 THROUGH 13	\$	793.50	\$	N/A
15. AVERAGE MONTHL	Y INCOME (Add amounts shown on lines 6 and 14)	\$	793.50	\$	N/A
	GE MONTHLY INCOME: (Combine column totals one debtor repeat total reported on line 15)		\$	793.50	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 24 of 38

Official Form 6J (10/06)

In re	Marie Amoje	Case No.	
		Debtor(s)	

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly		amily at time
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	plete a separa	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X	·	
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	30.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	300.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	200.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	60.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	· 	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	T	
a. Auto	\$	0.00
b. Other	\$	0.00
o Othor	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$ 	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 	0.00
17 Others	Φ	0.00
Other	\$ \$	0.00
Other	Φ	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	860.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	Φ.	700 50
a. Average monthly income from Line 15 of Schedule I	\$	793.50
b. Average monthly expenses from Line 18 above	\$	860.00
c. Monthly net income (a. minus b.)	\$	-66.50

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 25 of 38

Official Form 6-Declaration. (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Marie Amoje			Case No.					
			Debtor(s)	Chapter	7				
	DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR								
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.									
Date	October 5, 2007	Signature	/s/ Marie Amoje Marie Amoje Debtor						

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 26 of 38

Official Form 7 (04/07)

United States Bankruptcy CourtNorthern District of Illinois

In re	Marie Amoje		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$666.17	Employment income - 2005 - tax amount refunded by IRS - See "Over Paid Taxes
	Applied to Other Taxes You Owe" letter.
\$0.00	Employment income - estimated 2006
\$0.00	Employment income - 2007 year-to-date

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$2,000.00 Social Security - estimated 2005 \$11,430.00 Social Security - estimated 2006

\$9.056.00 Social Security - estimated 2007 YTD

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL **PAYMENTS** OF CREDITOR AMOUNT PAID OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days None

immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF

NAME AND ADDRESS OF CREDITOR

AMOUNT STILL **TRANSFERS TRANSFERS**

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

DATE OF PAYMENT AMOUNT PAID

RELATIONSHIP TO DEBTOR

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

OWING

AMOUNT STILL

OWING

2

3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers 20 W. Kinzie Suite 1300 Chicago, IL 60610

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2007

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$900

NAME AND ADDRESS OF PAYEE Credit Infonet 4540 Honeywell Ct Dayton, OH 45424-5760 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2007 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$159, credit couseling course,
debtor education course, auto
evaluation, credit report, tax
transcripts

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

5

NAME AND ADDRESS OF OWNER

15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 451 Prairie Street South Elgin, IL 60177

NAME USED same

DATES OF OCCUPANCY

5/2002-6/2005

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California,

Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be

liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF
GOVERNMENTAL UNIT DOCKET NUMBER STATUS OR DISPOSITION

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 31 of 38

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

ADDRESS I.D. NO.

BEGINNING AND NATURE OF BUSINESS

ENDING DATES

6

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME **ADDRESS**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 5, 2007 Signature /s/ Marie Amoje

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Marie Amoje

7

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 33 of 38

Form 8 (10/05)

United States Bankruptcy CourtNorthern District of Illinois

		Northern Di	strict of Illinois			
In re	Marie Amoje		Debtor(s)	Case No. Chapter	7	
	CHAPTER 7 INDI	VIDUAL DEBTO	OR'S STATEME	NT OF INT	TENTION	
	I have filed a schedule of assets and liabi I have filed a schedule of executory contri- I intend to do the following with respect t	acts and unexpired lease	es which includes perso	nal property sub	•	ired lease.
	otion of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Descrip Propert	otion of Leased ty	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)	ı İ		<u> </u>
Date	October 5, 2007	Signature	/s/ Marie Amoje Marie Amoje Debtor			

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 34 of 38 United States Bankruptcy Court Northern District of Illinois

In re	Marie Amo	je			Case No.		
				Debtor(s)	Chapter	7	
	I	DISCLOSURE O	F COMPENS	ATION OF ATTORN	NEY FOR DE	BTOR(S)	
C	compensation pa	aid to me within one ye	ar before the filing	2016(b), I certify that I am of the petition in bankruptcy, or in connection with the bank	or agreed to be paid	d to me, for services rendere	
	For legal se	ervices, I have agreed to	accept		. \$	900.00	
	Prior to the filing of this statement I have received			. \$	900.00		
	Balance Due				. \$	0.00	
2. 7	The source of the compensation paid to me was:						
		Debtor		Other (specify):			
3. 7	The source of co	empensation to be paid	to me is:				
	•	Debtor		Other (specify):			
5. I a b c	firm. I have ag A copy of the return for the Analysis of the Preparation at Representation Control Sy agreement we Represent we Represent we I Represent we Repr	above-disclosed fee, I is the debtor's financial situand filing of any petition on of the debtor at the risions as needed] ations with secured countries in the debtor at	e-disclosed compens with a list of the nar have agreed to rende uation, and renderin, schedules, statem meeting of creditors creditors to reduce cove-disclosed fee dors in any dischargse fees, post-disclosed fees, post-	sation with any other person or person mes of the people sharing in the relegal service for all aspects and advice to the debtor in detent of affairs and plan which and confirmation hearing, and to market value; exemption oes not include the following geability actions, any documparge credit repair, judicial avoidance of liens on house preparation and filing of respectives.	s who are not mem ne compensation is of the bankruptcy or rmining whether to may be required; d any adjourned he n planning as nee service: nent retrieval serv lien avoidances, ehold goods, relie	bers or associates of my law attached. case, including: file a petition in bankruptcharings thereof; eded. cices, credit counseling are preparation and filing of from stay actions, motion	v firm. vy;
			(CERTIFICATION			
	certify that the ankruptcy proce		e statement of any a	greement or arrangement for p	payment to me for i	representation of the debtor(s) in
Dated	l: October 5	5, 2007		/s/ Ben W. Koyl # Ben W. Koyl # 6291 Legal Helpers, PC 20 W. Kinzie 13th Floor Chicago, IL 60610 (312) 467-0004 Fa		2	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured

Case 07-18258 Doc 1 Filed 10/05/07 Entered 10/05/07 09:16:29 Desc Main Document Page 36 of 38

B 201 (04/09/06)

Ben W. Koyl # 6291711

Address:

Printed Name of Attorney

obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

X /s/ Ben W. Koyl #

Signature of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

20 W. Kinzie 13th Floor										
Chicago, IL 60610 (312) 467-0004										
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.										
Marie Amoje	X /s/ Marie Amoje	October 5, 2007								
Printed Name(s) of Debtor(s)	Signature of Debtor	Date								
Case No. (if known)	X									
	Signature of Joint Debtor (if any)	Date								

October 5, 2007

Date

United States Bankruptcy CourtNorthern District of Illinois

Northern District of Illinois									
In re	Marie Amoje	Deleter/e)	Case No. Chapter 7						
		Debtor(s)	Chapter 7						
	V	ERIFICATION OF CREDITOR M	1ATRIX						
		Number of	Creditors:	28					
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credit	ors is true and correct to	the best of my					
Date:	October 5, 2007	/s/ Marie Amoje Marie Amoje Signature of Debtor							

Marie Amoie Case 07-18258 Doc 1 15133 Dante Avenue Dolton, IL 60419

Ellent 10/05/07 09:166:28 Dasse Main Card Services PD och in eart on Page 38 of 38 El Paso, TX 79998

P.O. Box 80084 Salinas, CA 93912-0084

Ben W. Koyl # Legal Helpers, PC 20 W. Kinzie 13th Floor Chicago, IL 60610

Hsbc/carsn Pob 15521 Wilmington, DE 19805

Pellettieri & Associated, LTD 991 Oak Creek Drive Lombard, IL 60148

Aarow Financial Services 5996 W Touhy Ave Niles, IL 60714

Hsbc/carsn Po Box 15521 Wilmington, DE 19805

Providian Financial P.O. Box 660433 Dallas, TX 75266-0433

Alliance One 4850 Street Road Suite 300 Feasterville Trevose, PA 19053 Hsbc/rs Pob 15521 Wilmington, DE 19805

Rush University Hypertension Cente 1700 West Van Buren Street Suite 470 Chicago, IL 60612

Applied Card Bank P.O. Box 11170 Wilmington, DE 19850-1170 Ingalls Memorial Hospital One Ingalls Drive Harvey, IL 60426

Sherman Hospital 934 Center Street Elgin, IL 60120

Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060 IRS PO Box 21126 Philadelphia, PA 19114 V Susarla MD SC 860 Summit St Suite 123 Elgin, IL 60120

Cbcs 4764 Fulton St E Ada, MI 49301

Literary Guild Select P.O. Box 6378 Camp Hill, PA 17012-6378 Wash Mutual Mastercard P.O. Box 660487 Dallas, TX 75266-0487

Department of the Treasury Financial Management Service PO Box 1686 Birmingham, AL 35201

M3 Financial Services Po Box 802089 Chicago, IL 60680

Wfnnb/dress Barn Po Box 182273 Columbus, OH 43218

Elan Financial Service Po Box 790084 Saint Louis, MO 63179

NCO Financial 507 Prudential Rd. Horsham, PA 19044

Foxdale Bank P.O. Box 790408 Saint Louis, MO 63179-0408 North Shore Agency Inc 751 Summa Ave Westbury, NY 11590